

RESPONSIBILITIES OF FIRE AGENTS.

The fire agent's position in the business and social organisation is one of importance, and unless he realises that importance and the responsibilities of his position he cannot and will not do his best work. Integrity is, of course, a prime essential, but it is necessary, also, that the agent's integrity should be backed up by knowledge of his business and care in its operation. The fire agent is in the position of a trustee for security, that security running perhaps into millions of dollars, and it is his business only to make a grant of that security to such as are worthy of it morally and on such property as the company deems a reasonable risk. The agent is responsible not only to his company but also to the community, for carelessness in the conduct of his business may have as its eventual sequel large losses to the whole community of which the agent is a member. The insurance by an agent of a bad moral hazard, the real facts regarding which he had suppressed or slurred over, or not taken the trouble to enquire into, may quite conceivably result in a conflagration involving large losses to a whole community and possibly the loss of human life itself. The agent cannot escape the moral responsibility, whatever may be his position legally, for a disaster in such circumstances. "When in doubt don't take the risk," is a very good rule for the fire agent to follow closely in connection with the moral hazard.

Another indispensable qualification of the fire agent, if he is to be really successful, is that he should have the capacity of becoming familiar with the forms and documents with which he is supplied and be able to use them intelligently. His education in the technical conditions which make good and bad risks will last the agent his life-time, and then he won't know everything. But the agent will not go far wrong if he is able to satisfy himself that as regards the physical hazard the risk he has to insure is well constructed of its class, was constructed for its present occupation, is clean, well run, houses a profitable business, and is well protected against fire. Upon that foundation he can gradually build that structure of sound and thorough technical and business knowledge, accruing both from practical experience and from the insurance journals and text-books, which will make of the agent in due time a representative whose services any company will highly appreciate.

DEATH OF MR. A. M. JACK, HALIFAX.

The death occurred yesterday at Halifax of Mr. A. M. Jack for many years Agent of the North British and Mercantile. His death was the result of being struck by glass while at breakfast in his home on the occasion of the recent explosion at Halifax. He was greatly esteemed and respected.

If Germany wins we all must insure in German companies—which the Kaiser allowed to settle San Francisco losses at an average of 50 cents on the dollar or less.—*Coast Review*.

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Following our usual custom, we propose to combine next week's issue of THE CHRONICLE with the final issue for 1917, to be published on December 28th.

HOLIDAY FIRE DANGERS.

With the approach of the holiday season come the dangers incident to the carelessness with which holiday decorations are often placed in stores, in homes, in churches, and in halls where holiday festival occasions are held. Many lives and a vast amount of property have been destroyed by carelessness and thoughtlessness at Christmas time.

Merchants should exercise extreme care that their window decorations do not become a serious fire hazard to their property and premises. Bad wiring and the placing of electric light bulbs too close to paper or other inflammable decorations are common causes of window fires. Cotton and flimsy decorations that catch fire readily should be kept entirely out of store windows. Candles or open lights of every sort should, of course, be avoided.

Christmas trees at home should be decorated with metal tinsel and white asbestos fibre. Cotton, paper, and other inflammable material never should be placed on a Christmas tree anywhere, and especially at this time cotton, so necessary in the manufacture of clothing and war munitions, should not be wasted in unnecessary decorations. Set the tree securely so that there may be no possibility of the children tipping it over. Avoid the use of candles on trees. If you think you must have candles, see that the children do not light them. Children and matches are a combination that frequently results in disaster. When Christmas is over, clean up the trash and haul the tree away at once or burn it in some safe place. A dry Christmas tree is tinder ready for the spark.

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